



Intern Report on
Satisfied employees will lead to satisfied
customer



Submitted to:

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Letter of Transmittal

16th September, 2014

Mr. Showvonick Datta

Lecturer

BRAC Business School

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Subject: Submission of internship report on “**Satisfied employees will lead to satisfied customer**”

Dear Sir,

I am happy to submit my intern report on “**Satisfied employees will lead to satisfied customer**” which you have assigned me to do as a part of my BBA program requirement. I have tried my best to gather all kinds of relevant information, which could give an overall idea on this topic. I have worked 3 months with Bank Asia Limited and have observed their work. I tried to gather information regarding report as much as possible. I hope that this report will meet the expected standard.

I have enjoyed preparing the report very much and now I am submitting this internship report for your kind consideration and thanking you for your constant assistance and guidance.

Sincerely yours,

Rafiul Karim

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BRAC Business School

BRAC University

Thank you.

ACKNOWLEDGEMENT

Any prosperous conclusion requires support from various personnel and I was fortunate to have that support, direction, and supervision in every aspect from my teacher and colleagues.

I like to express my deep sense of thankfulness to my honorable academic supervisor Mr. Showvonick Datta Lecturer, BRAC Business School for his frank encouragement as well as guidance in preparing this report.

Then, I express my sincere gratitude to the Branch Manager, Md. Mostafizur Rahman and the Operation Manager of the branch, A.K.M. Mohsin Uddin who was my supervisor during my internship period.

I would also like to thank the entire branch as well as my colleagues who have made these three months of internship a memorable experience for me. Especial thanks to all the officers in the foreign exchange department and general banking department who helped me in preparing my internship report. It was my privilege and I am truly honored working in such a wonderful branch with these wonderful colleagues.

Finally my sincere gratitude goes to my family, friends, and classmates who helped me whenever I needed them.

EXECUTIVE SUMMARY

Bank Asia is one of the leading banks of Bangladesh. They have a huge amount of customer base and to satisfy this huge number of customers they have many efficient employees who work hard to make all those employees satisfied. The bank knows that it's very important to make the employees satisfied as they are the person who faces the customers and give services to them.

This report is based on the basis that says satisfied employees can make the customers happy. Employees are the assets of a bank. They represent the bank. Their service is what makes the customers satisfied or unsatisfied.

In this survey I have seen that the sector in which employees are happy the customers are also happy and in the sectors on which the employees are happy the customers are also unsatisfied. It is because in those sectors the service is not as expected as the customers wanted.

It is clear from the outcome that the customer's satisfaction depends on the satisfaction of the employees and making them happy can make the customers satisfied.

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CHAPTER 01: INTRODUCTION



1.1 Origin of the report:

The three months internship program is one of the most crucial parts of a BBA student. It carries out a best learning way and to know about the organizational proceedings as well as cope up with those working environment as manner of professional employees. These real time learning makes the student professional, sincere, well communicator, punctual and also be a smart in various aspect. In order to internship purpose I was appointed to Bank Asia Ltd. Uttara branch in Sector # 04 Uttara. I started my intern on 18th May 2014 and it was end in 18th August 2014. My supervisor assigned me with an internship report that is on the “**Satisfied employees will lead to satisfied customer**”

1.2 Objectives of the report:

There are two types of objectives for this report described below:

- **Main objective:** The main objective of this report is to comprehend and scrutinize the followings:
 - Find out the employee satisfaction of Bank Asia
 - Finding the Customer satisfaction level of the branch.
 - Impact of employee’s service on the customer satisfaction.
- **Specific objective:**
 - Knowing what makes employee happy.
 - Tools that makes the employees unhappy or encouraged.
 - Comparative advantage of Bank Asia.
 - Efficiency of Bank Asia.

1.3 Scope of the study:

This report consist of the information that is based on the customers and the employees of the foreign exchange department of Bank Asia. I was working in department as a result it was available to me.

Some of the customers and employees were from the general banking department.

1.4 Methodology:

For preparing this report I have used mostly primary resources as I was an intern in Bank Asia Uttara Branch. I used both primary and secondary data.

- **Primary Data:** Most of the information about the bank was collected from primary source. As I was an intern in the bank I have collected these data through questionnaire survey.
- **Secondary Data:** I also had to use secondary data as it was already available.

➤ **1.4.1 Designing Instruments**

To design customers and employees questionnaires, different items\statements are used with some changes in language to fit the respondents. The questions are organized in a way so that the respondents feel easy and comfortable to answer and express their opinions. The items\statements are basically about the respondents' positive and negative attitude towards the satisfaction of the service and facility they are getting. The respondents have to choose and tick an appropriate option from five options for each item\statement. For analysis, the responses are converted into mathematical figures as follows:

Entirely disagree = 1, Disagree = 2, Not sure = 3, Agree = 4, Entirely agree = 5

➤ **1.4.2 Sampling of the Study**

For study I had to go to customers and the employees of the bank to answer my survey questions. It was not easy to collect all information as everyone is very busy.

Samples designated for the survey are shown below:

Table 1: Samples for the survey

Type	Number
1.Customer questionnaire	20
2. Employee questionnaire	10

➤ 1.4.3 Data Collection Procedure

To collect the data I went personally to the customers and the employees and asked them to help me regarding this. Some customers were happy to help me and some did not. This was a difficult task as everyone is in a hurry in the bank and the work load on the employees was high everyday but after the closing of the banking period that means after 5 p.m. they were more relaxed but tired in that time they helped me by answering my queries.

➤ 1.4.4 Data Analysis

For this study, I have used mean score to analyze the collected data. The mean is the sum of all scores of all subjects\respondents in a group divided by the number of subjects\respondents, $[X = \sum X/n]$ (Seliger and Shohamy, 1989). The mean of each of the items\statements, therefore, is the average score for each item\statement and it is the summation of all the scores divided by the number of subjects\respondents. The average performances of a group on a given task are determined by the mean and it helps the researcher to get information by shortening large amounts of data. The mean provides the researcher how a group performed as a whole (Seliger and Shohamy, 1989).

1.5 Limitations of the study

- Three months are not enough as I had tried to give my best effort to my learning purpose.
- Due to banking rush sometimes the concerned personnel were not able to provide enough time.
- The organization maintains some confidentiality about certain information as a result this report may miss some important data and information.
- Many customers were not very much cooperative.

Chapter 02: Overview of the Bank



2.1 History of Bank Asia:

A group of successful entrepreneurs with recognized standing in the society launched Bank Asia. It set milestone by acquiring the business operations of the Bank of Nova Scotia in Dhaka, first in the banking history of Bangladesh. It again repeated the performance by acquiring the Bangladesh operations of Muslim Commercial Bank Lydia Pakistani bank.

In the year 2003 the Bank again came to the limelight with oversubscription of the Initial Public Offering of the shares of the Bank, which was a record (55 times) in our capital market's history and its shares commands respectable premium. The asset and liability growth has been remarkable. Bank Asia has been actively participating in the local money market as well as foreign currency market without exposing the Bank to vulnerable positions. The Bank's investment in Treasury Bills and other securities went up noticeably opening up opportunities for enhancing income in the context of a regime of gradual interest rate decline.

Bank Asia is one of the leading private Banks in Bangladesh. Due to its recent success as a successful bank, it is becoming one of the best in Bangladesh in private sectors. The exceptional financial products with their eye-catching services are the key to success of Bank Asia. Currently Bank Asia has been providing lots of services for their customers like Retail banking, corporate banking, Islamic banking, SME banking, Mobile banking and other services. In retail banking Bank Asia is providing lots of services which are very beneficial to people. Services like current account helps people to open account any time and in any flexible locations along with the facilities of ATM card, online banking and SMS banking. Services like DPS, which is very much convenient for lots of individuals. Other benefits like Monthly Benefit Plus, Double Benefit Plus and Triple Benefit Plus is convenient for a certain group of middle class people, who can afford these types of services. In corporate banking services like Auto loans is very much helpful for the customers. Corporate Banking also includes House Financing and Consumer Durable Loans. Agriculture finance is also mentioned in retail banking.

Vision, Mission & Core Values

Bank Asia is a third generation public limited commercial bank. It received the Certificate of Incorporation on September 28, 1999 and came to operation on November 27, 1999. Now after 15 faithful years of dedicated and reliable services, Bank Asia has created an envious position for

itself among the leading banks of the country with an Asset base of TK. 117 billion, Deposit of TK 95 Billion and 70+ outlets all over the country. But most importantly, the Bank has an unsurpassed legacy attached with its image.

PAY-OFF LINE/SLOGAN

FOR A BETTER TOMORROW

2.2 Vision of Bank Asia

Bank Asia's vision is to have a poverty free Bangladesh in course of a generation in the new millennium, reflecting the national dream. Their vision is to build a society where human dignity and human rights receive the highest consideration along with reduction of poverty.

2.3 Mission of Bank Asia

- To assist in bringing high quality service to the customers and to participate in the growth and expansion of national economy
- To set high standards of integrity and bring total satisfaction to the clients, shareholders and employees
- To become the most sought after bank in the country, rendering technology driven innovative services by the dedicated team of professionals

2.4 Core Values of Bank Asia

- Place customer interest and satisfaction as first priority and provide customized banking products and services
- Value addition to the stakeholders through attaining excellence in banking operations
- Maintain high ethical standard and transparency in dealings
- Be a compliant institution through adhering to all regulatory requirements
- Contribute significantly for the betterment of the society
- Ensure higher degree of motivation and dignified working environment for our human capital and respect optimal work-life balance
- Committed to protect the environment and go green

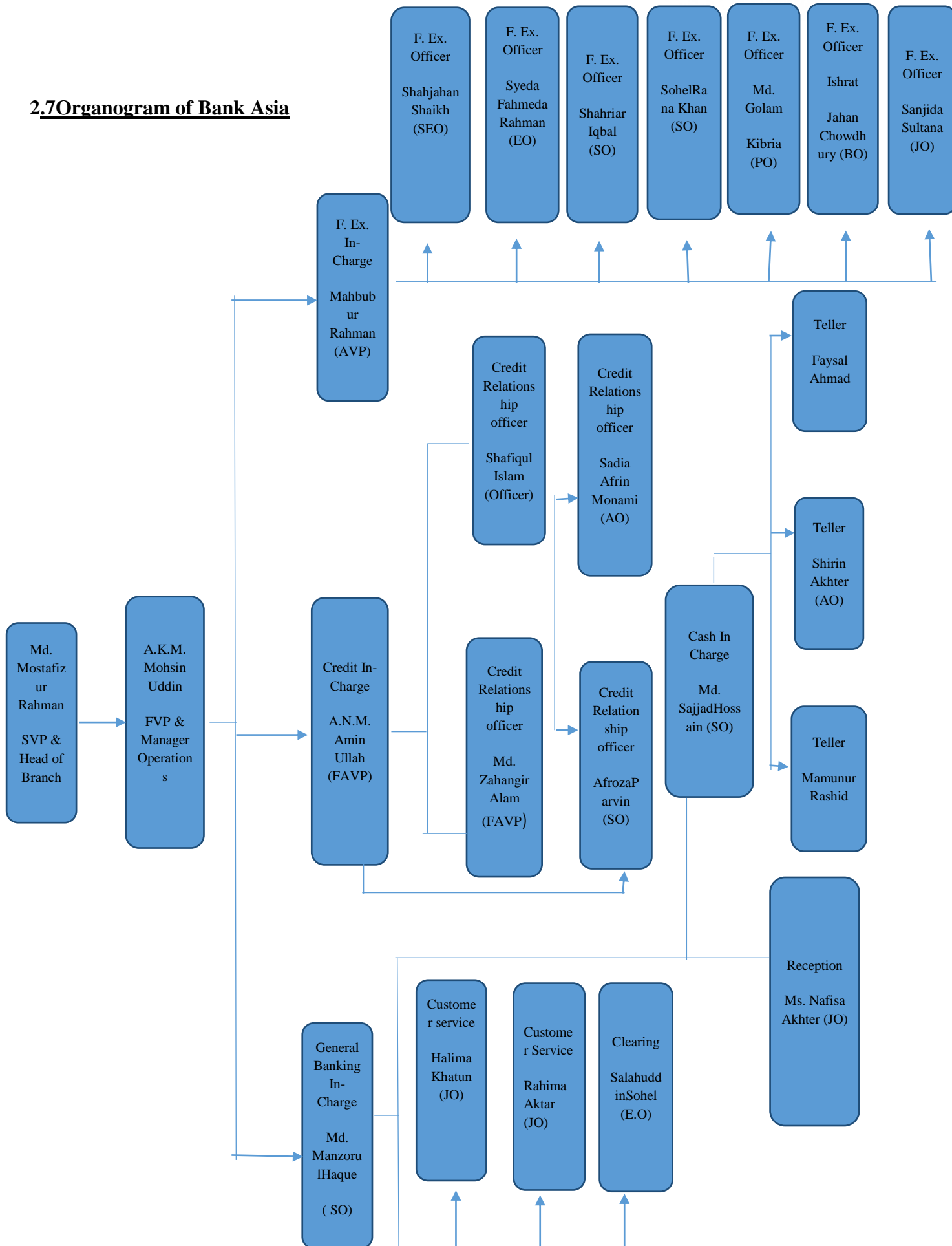
2.5 Objective of the Bank Asia Limited:

- Giving full attention to the customer
- Identifying customer actual needs
- Improving customer service quality
- Creating happy relationship with the customer
- Giving importance even to smallest query
- Attracting new worth through higher sales and profit
- Creating image through serve the best service & product
- Achieving corporate objective through joint effort.

2.6 Hierarchy of Bank Asia

President and Managing Director
Deputy Managing Director (DMD)
Senior Executive Vice President (SEVP)
Executive Vice President (EVP)
Senior Vice President (SVP)
Vice President (VP)
First Vice President (FVP)
Assistant Vice President (AVP)
First Assistant Vice President (FAVP)
Senior Executive Officer (SEO)
Executive Officer (EO)
Senior Officer (SO)
Management Trainee Officer (MTO)
Officer Junior Officer (JO)
Assistant Officer (AO)
Banking Officer (BO)
Trainee Officer (TO)

2.7 Organogram of Bank Asia



2.8 SALIENT FEATURES OF BANK ASIA

- Only Bangladeshi Bank to acquire (Purchase) operations of 02 (two) foreign banks namely:
 - ❖ Bank of Nova Scotia of Canada
 - ❖ Muslim Commercial Bank of Pakistan
- Majority stakeholder of ERA INFOTECH (A joint Venture IT Company)
- Centralized Trade Services Operation (Facilitates Export/ Import and Inward and Outward Remittance foreign-AD Branches)
- Central Clearing Fully Automated
- Online Charges – Free

Chapter 3: My Experience

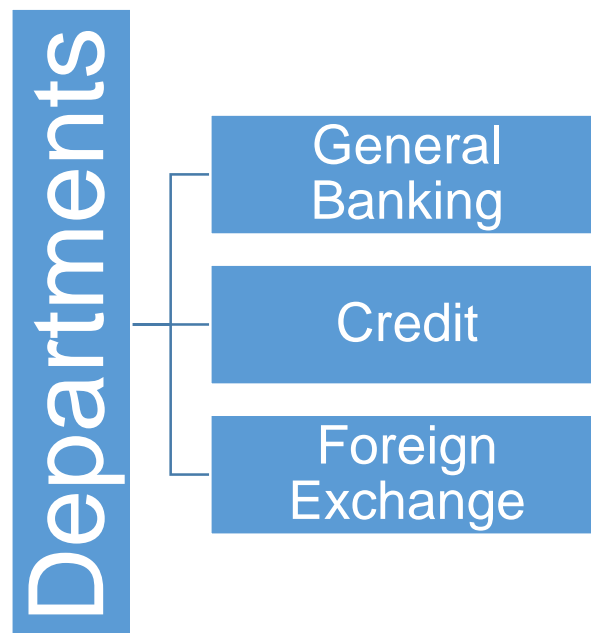


3.1 Introduction to the bank:

Bank Asia is one of the recognized private commercial bank in Bangladesh; in spite of existing of numerous competitors it has been created a renowned image in the banking sector within a short period of time. After getting my confirmation letter I joined Bank Asia on 18th May 2014. First I went to the manager of Operations MR. A.K.M. Mohsin Uddin and Submit my confirmation letter. Then he asked me to submit my joining letter which I had with me and I submitted it to him. After that he introduced me with manager of the branch Mr. Mostafizur Rahman who introduced me with the others in a morning prayer. In that prayer every employee of the bank was there. Then Mr. Mohsin uddin asked me to work in the reception with Ms. Nafisa Akhter. It was my first day at the office but she was very much friendly as a result within a few minutes I was quite comfortable in that position thus my first day at work began.

From the beginning Bank Asia is strongly committed to provide better quality services to the customer. Like most of the other bank it also has three departments at a time.

- General Banking
- Credit
- Foreign Exchange



3.2 General Banking:

General Banking is an operational function of the bank which consists of the management of deposit, cash, clearing house, bills, account opening, security instruments handling, customer services, locker facilities and other ancillary services of the bank besides Advance and Foreign Trade.

Md. Monzorul Haque is the In-Charge of the General Banking Department of Bank Asia Uttara Br. Under his supervision Halima Khatun and Rahima Akter works in customer service. And Ms. Nafisa Akhter works as receptionist. Mr. Salahuddin Sohel works in clearing who process checks that customers deposit with them. Those who works in the customer service and the reception helps customers with opening accounts and helping them by giving them the solutions of their several queries regarding different offers and their several inquiries.

Mr. Sajjad Hossain who is the cash in-charge also works under Md. Manzorul Haque. There are three tellers in the bank Mamunur Rashid, Shirin Akhter and Faysal Ahmed.

3.3 My experience in General Banking:

As I started my first working experience in General banking department first I am going to talk about general banking first. I worked there for only one week. Within that short time I tried to learn as much as I can in that field. Though it was very short time my colleagues helped me a lot in gathering information's that I was in need of. They were always helping; moreover I got the chance of working one more week in that department. I worked only in the customer service of the general banking department. I helped to update the account holders' information's. I also helped them to open accounts and provide them with the information's available to me regarding several services provided by our bank. The first thing I learn that in a bank whatever comes in and goes out are registered in registers so that everything have a track. It is very important to keep the track of every document of a bank as every document is very important to a bank as all the document of bank is very precious to the bank. Second thing I learn what is required to open an account as every relation with a bank starts with opening an account. Savings accounts are opened first. To open a savings account a person have to submit A/C holder's 2 passport size photo behind the

picture there should have the signature of the introducer's. A form has to be submitted that will be provided by the bank. First page of that form will also have to be signed by the introducer. One passport size photo of the nominee's and that photo should be signed by the a/c holder. National ID card or passport photocopy of a/c holder and nominee. Moreover employee ID card, student ID card, and visiting card. After fulfilling the form correctly the form have to be submitted to the customer service officer. Then the officer will check if the papers and photos are ok, if it's ok then the account will be opened by the officer. That's how the relationship with the bank and an individual's start's. There are mainly four types of account.

1. Savings account

2. Current account

3. Fixed Deposit (FDR)

4. Deposit plus Scheme (DPS)

Here savings account provides with small percentage of interest. Where current account don't have any interest. Fixed deposit have an interest for the money which is submitted to the bank for a fixed period of time and for DPS there is interest and the account holder have to submit money after a regular period.

3.4 Customer service:

Customer is the life of every business. A happy customer will bring some more customers and it is a free and most effective advertisement of any organization. That's why as a comparatively new bank our bank tries to satisfy as more customer as we can. The main purpose of the customer service is to give the most possible service to the customer. They try to make the transactions easy to the customers. They help with every possible information's available to them. Every customer is different and they have different idea about banking and the customer service officers have to deal with all of them.

To know about the recent transactions of the account, the interest, cheque books, debit/credit card information customers have to just contact with the customer service officers. They are very helping.

3.5 Foreign Exchange Department:

Foreign exchange means the exchange of currency in terms of goods from one country to another country. This is the most well-known and well-organized uniform in world business. Foreign exchange division includes the following departments:

1. Foreign trade department and

2. Foreign Remittance department

Foreign trade department:

Foreign Trade means exchange of foreign currency for the trade

Bank Department purpose between two countries. In other words, Foreign exchange deals foreign financial transactions related to trade or business. Foreign Trade Department has two sections. They are-

I. Import Section and

II. Export Section.

Foreign Remittance Department:

A transfer of money from a migrant worker to their families or other individuals in their home countries. In many countries, remittance constitutes a significant portion of the GDP (up to a third in some cases). This department helps the family members of those migrated workers to get the money that are sent to them.

3.6 My experience in Foreign Exchange Department:

One week after joining the bank I was sent to the foreign exchange department from the general banking department as there was a need of an employee to help in their work as there was too much pressure at that time. I was a bit nervous when I heard that I have to go there as it is considered as the most important department of the bank but I was welcomed there very nicely and I asked to work with Sanjida Sultana who was very much helping and I am really fortunate to work with her as she was very nice in supervising me. The first thing she asked me to do is filling the Import form (IMP) and told me that it is a very important task as it will be submitted to

the Bangladesh bank knowing this I was a little bit nervous but she told me that she will recheck it before submitting and I don't have to fear that made me more comfortable. At that time the in-charge of Foreign Exchange Department was in vacation and the Mr. Shahjahan Shaikh was then supervising the department. He asked me to help him in updating the register of Letter of Credit (L/C). Then I came to know about the L/C. After that slowly I came to know about the other works of the import and export.

4: Employee Satisfaction of Bank Asia



4.1 Introduction:

The Project is on the impact of employee satisfaction on the customer satisfaction. The employees and the customers of the bank helped me by answering the questionnaire I gave to them. Using those questionnaire I prepared my report. From my findings of the survey I analyzed the data and come to the decision at the end of that.

In this chapter I discussed about the findings of the employee satisfaction and in chapter five I discussed about the findings of customer satisfaction survey of Bank Asia.

4.2 Employee Satisfaction:

Employee satisfaction or job satisfaction is quite simply how satisfied the employees are with the job they are assigned to. Employees are the most important asset of a bank as they deal directly with the customers. As Bank Asia thinks that employee satisfaction is very much important to make their customers happy and increase the business. Different people have different need and that's why it's not easy to satisfy every employee of a bank but the bank tries its level best to do so.

4.3 Employee Satisfaction Level:

To find out the employee satisfaction level of the Bank Asia Uttara Br. I made a survey question through which I collected the information about the satisfactory level of the bank. As it is clear that the bank is trying its level best to make all the employees happy. Within the first week of my joining I got the news that thirteen employees of the branch got promotion and that's huge for a single branch. I thought everyone of the bank will be happy then I came to know that two of the most efficient employee didn't get promotion and that was a surprise for all that they deserve the promotion more than others. Those who got promotion wanted to celebrate their promotion and gave a party to a nearby restaurant and those two did not come to the party as they were hurt. Then I thought this will be a great topic for my research. Then I start the survey for the employee satisfaction. Then I went to know the policies that the bank follows to satisfy the employee and the evaluation process of the bank but as it is top secret of the bank I didn't get any news about the evaluation process of the bank. I only came to know that a small interview is taken and then the evaluation starts with that the manager also gives his remarks about the individual employee.

4.4 Facilities Provided To The Employees:

The employees get almost all the facilities that any other bank offers in our country. The employees get the bonus in the occasions, they get the vacations they deserve and more over they can take loan against very less percentage of interest though it's for those who are in higher posts. The employee gets a car from the bank after he/she becomes the FAVP. Over all I have seen that the bank is doing everything possible to make the employees happy.

4.5 Working Environment of the Bank:

Bank Asia is famous for its look from the beginning. It looks beautiful than most of the banks in this country. The clean environment helps the employees to work comfortably. The employees have a nice relationship with the manager and the sub-manager. Moreover all the department heads are liked by their underlings. All of them have a friendly relationship among them as a result the working environment is very much friendly. The messengers also maintain a nice relationship among them. Though sometime some incident happens in the bank that may hamper the environment and image of the bank; the bank takes immediate steps to correct it and return the desired environment of the bank.

4.6 Findings of the Survey of the Employee Satisfaction:

Now I will discuss the employee satisfaction survey of the bank. The respondents had to tick the appropriate option from the five options for each statement in the student questionnaire. I have used quantitative method for analyzing the responses. This method employs the use of tested scientific data in an accurate and comprehensive way. Everyone, from social scientists to natural scientists, has the ability to form a connection from observations to discoveries. For analysis the responses were converted into mathematical figures as follows:

Entirely disagree = 1

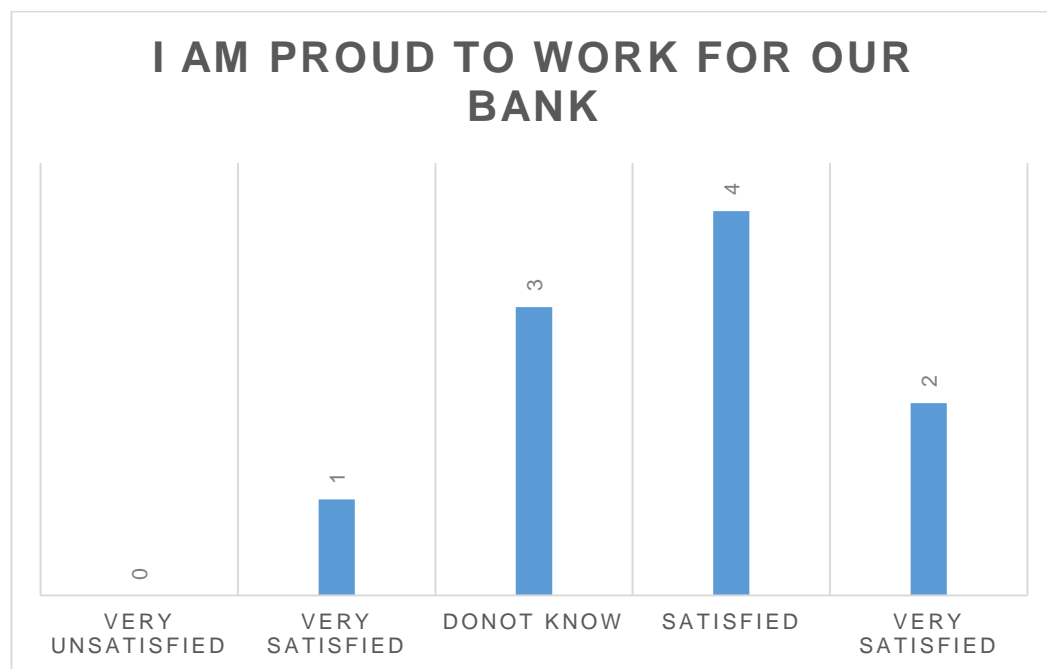
Disagree = 2

Not sure = 3

Agree = 4

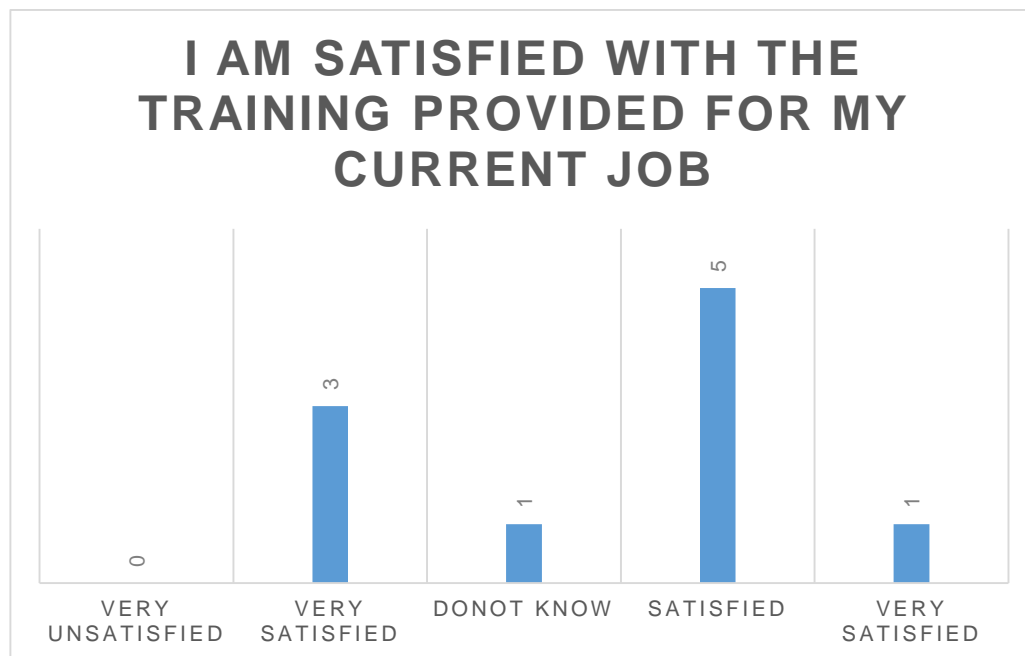
Entirely agree = 5

- ❖ First question to the employees were about how much are they happy in the organization. I wanted to know how much happy are they in the bank. None answered in the first point that means none were unsatisfied, one answered in the second point that means that he is not happy in the bank, three answered for the point three which means that they don't know the right answer of this or they are not willing to share their thought about this point.



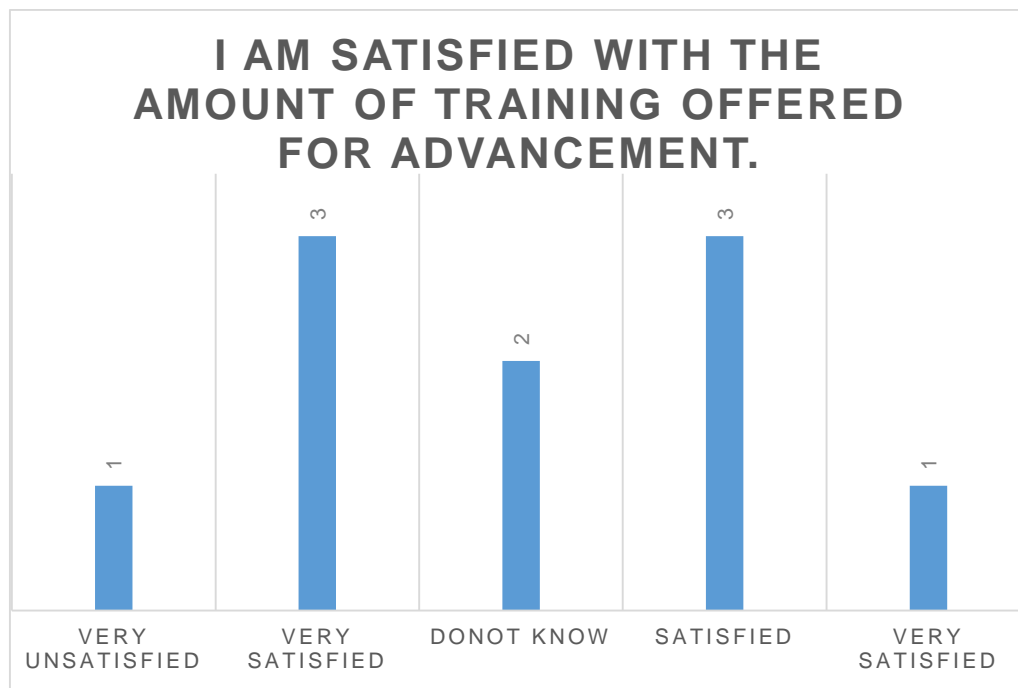
Four of the employees answered his question in the fourth point which proves they are satisfied but not very much and the last point were ticked by two employees that means they are very happy to work in the bank.

- ❖ Second question was about the training they are provided in the bank. In this case the answer were not very much different than the first one. Every organization tries to train their employee properly so that they can give better service to the bank I the job they are doing.



Here again none of the employees were unsatisfied with the training they were provided in the bank as none of them marked the first point, three are unsatisfied with the statement that they are happy with the training they have been provided by the bank for the current job. One employee is not willing to share his opinion about this statement and five are happy with the training they got for the job. Only one employee is very happy with the training.

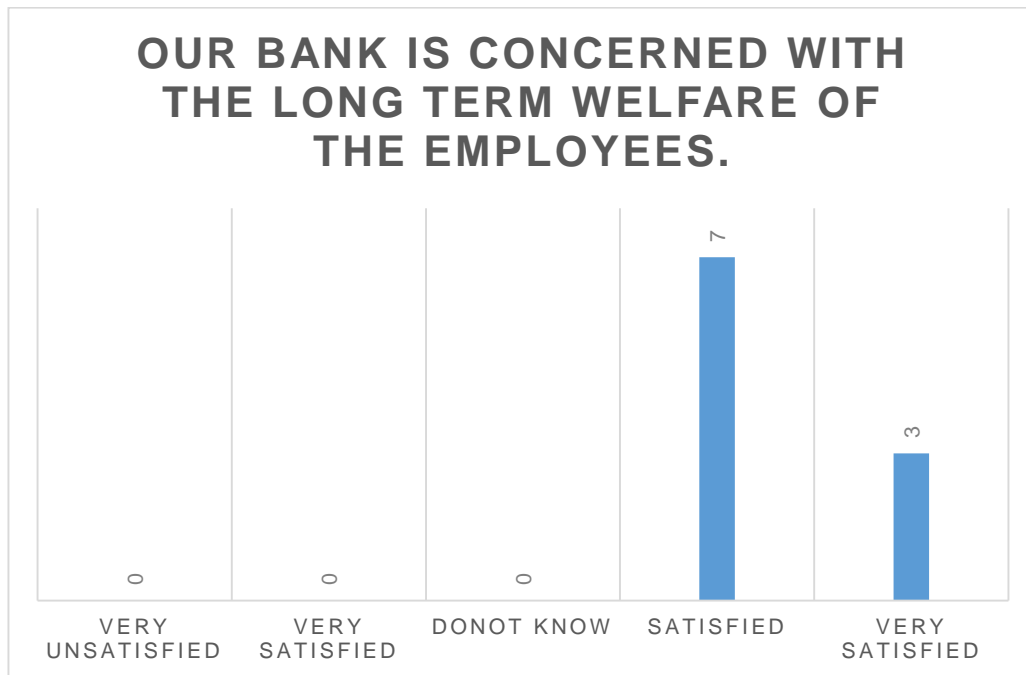
- ❖ Every organization trains their employees for the advancement of them. These training not only enriches their knowledge but also makes them more effective and efficient. It is very useful not only for the employees but also for the customers.



In this statement second and forth point I got most of the answer which means that of all the employees' one is very unhappy with the training for advancement and another one is very happy.

Three are unsatisfied and three employees' are satisfied with the training they are getting for the advancement.

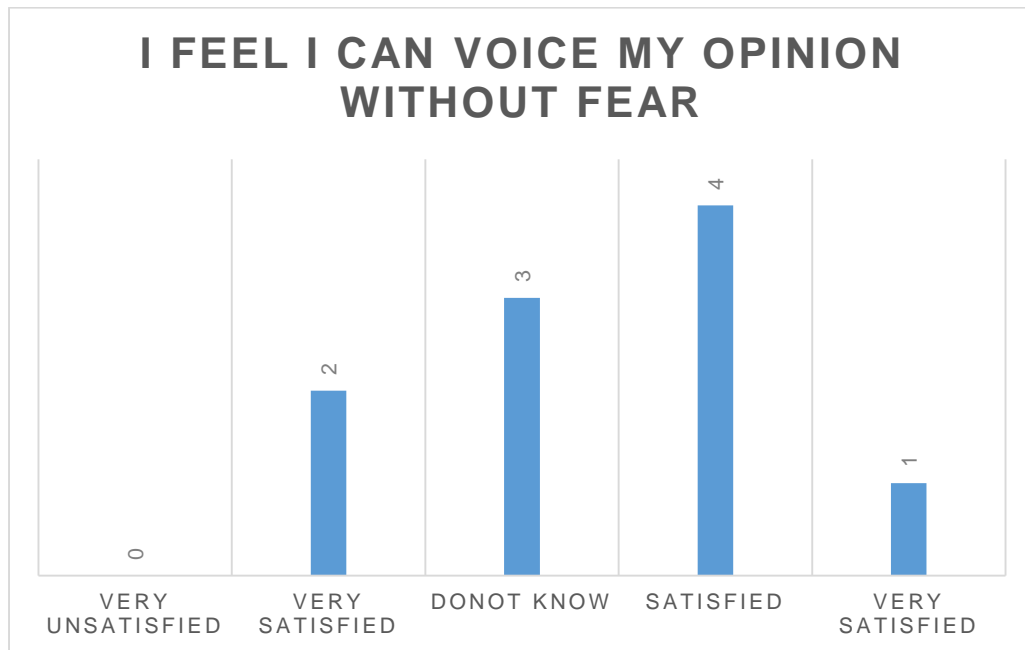
- ❖ Every organization should think about the welfare of the employees. It makes the employees happy and that attracts the employees very much.



In this statement most of the employees gave tick mark in the fourth point and only three employee gave tick mark in the last point. That means most of the employee agrees with this statement.

This shows that the bank is very sincere about the welfare of the employees and the employees have noticed that very well.

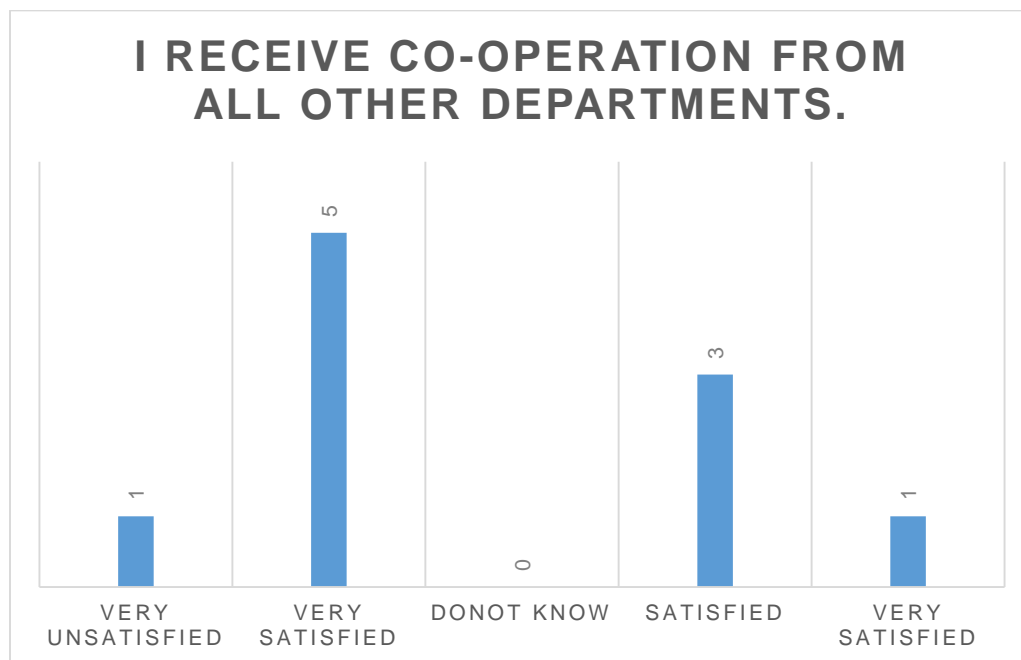
- ❖ Employee involvement can be very helpful for an industry. Every company tries to motivate the employees towards the involvement of them in the decision making process.



None has ticked the first point of very unsatisfactory, two employees gave their answer in the second point, three thinks that they don't know or do not want to share their view about this statement.

Four employee said that they are satisfied with the liberty they are enjoying and only one employee is very happy with this statement.

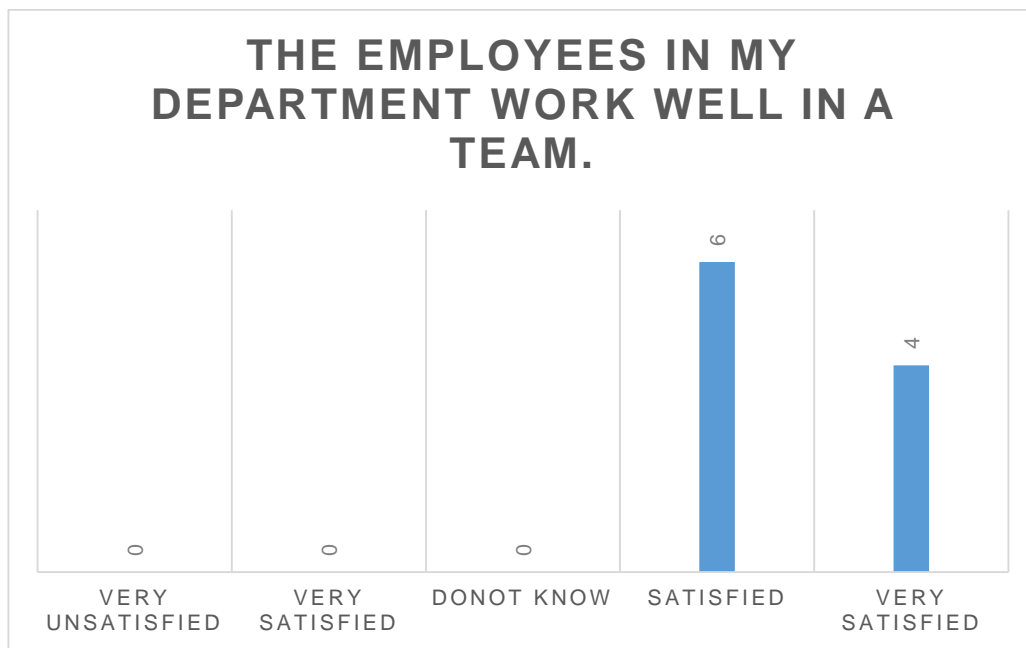
- ❖ Cooperation is very important in any organization. Cooperation among the departments is more important as this can bring a positive result for the organization. For a bank cooperation among the departments are very crucial as every departments are related with one another for the work.



Here we see that most of the employees are not happy with the inter-departmental relationship. As one employee is very unsatisfied with this and five are unsatisfied with this statement. Three employees are happy and only one employee is very happy.

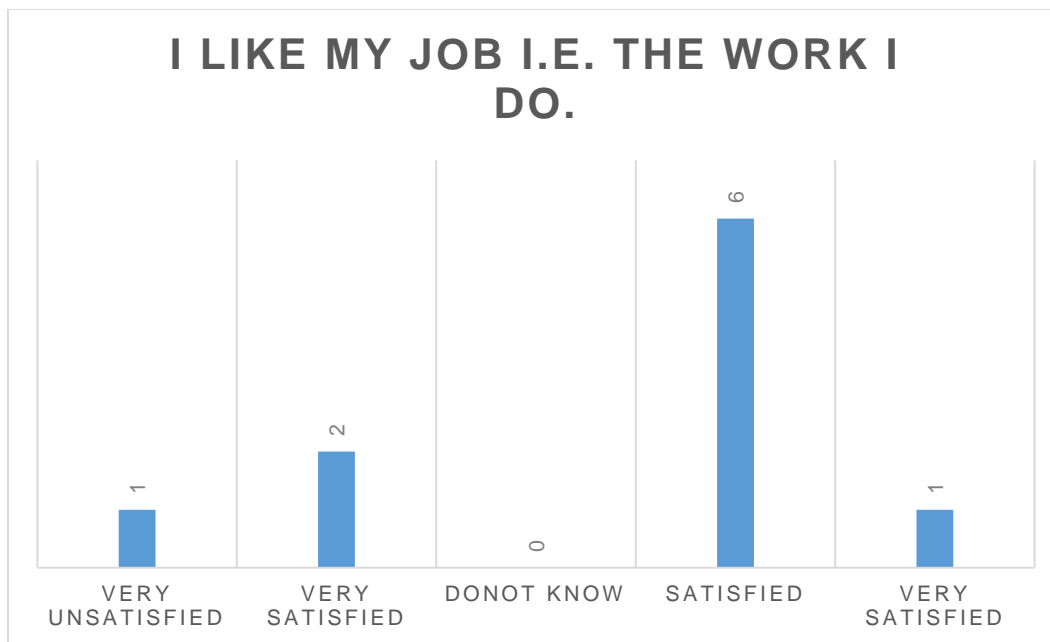
We can see that most are unsatisfied with this statement.

- ❖ Employees in the department should have very good understanding of one another. They should work like a team to achieve the goal they have targeted. It will be great if they think alike and work to get a single goal.



In this statement most of the employees gave positive answer. Six of them gave ticked to the number four and four gave tick to the number five and other three did not get any tick that means that most of the employees thinks that they works good in their own department as a team.

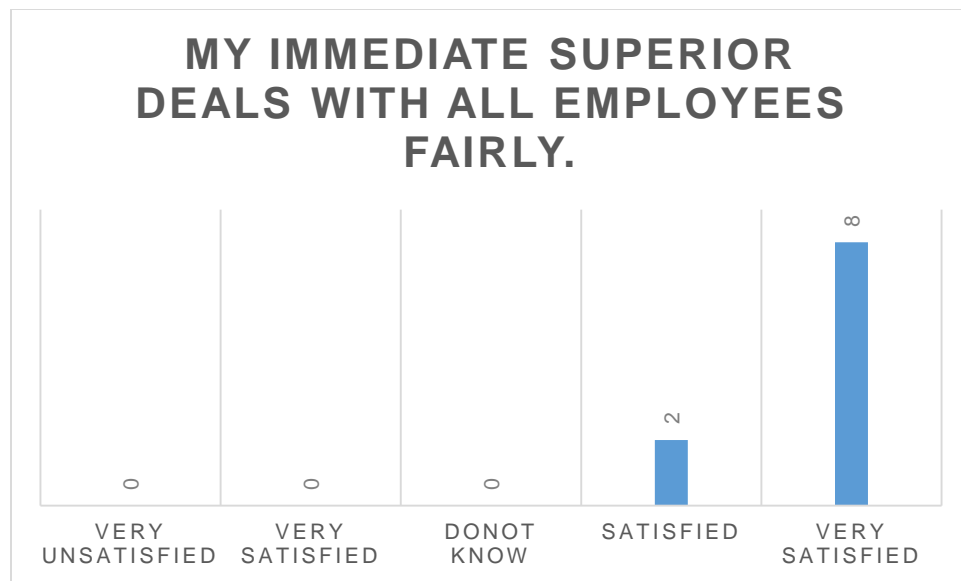
- ❖ When an employee likes his job it's really difficult to take him away. Every organization thinks these employees as their asset. They won't leave the job and will serve the organization for a long time.



One employee thinks that he does not like his job at all. Two thinks that they also does not like their job. Six employees thinks that they like the job they are doing. One loves his job very much.

Most of the employees love their job but some really does not like the job and that's really a great problem for the bank.

- ❖ Fairness of superiors is very important. Without this the employee will get demotivated towards the work. Fairness will bring better result for the organization and the employees will be happy to get fair treatment.



In this statement I got the most positive answers. Eight of the employees said that the superiors are very fair and they are very much happy with that and two answered that they are satisfied with the fairness of the immediate superior of them.

4.7 Discussion of Employee Satisfaction Survey:

This section discusses the results found in the survey of employee satisfaction

The interpretation key used for discussion of the results is:

Negative attitude = 1.00-2.25

Not satisfactory = 2.26-3.00

Satisfactory = 3.01-3.75

Very satisfactory = 3.76-5.00

Employee are very satisfied with the statement “Employee policies of the bank are administered the same in all departments laterally.” As the mean is 4.6 that means there is very satisfaction among the employees regarding this issue.

A statement also got very satisfactory level as the mean is 4.4. That means the statement (My immediate superior deals with employees problems fairly.) got very positive point and the superiors are very much liked by the employees and the superiors are like guardians t them.

In statement 13 (The communication I received from bank is timely) time mean is 3.7 that means it is satisfactory in this case.

The statement 14 got a mean of 4.1 which means it got the very satisfactory level and the employees are happy with the bank for maintaining the salary level in the industry.

2.8 mean gave the 15th statement a review of not satisfactory that means that the employees are not very much helping with each other. The employee doesn't have very good relation with other departments.

Though the employees don't believe the other department employees they maintain a well balance relationship within themselves as a result the 16th statement got a mean of 4.4 which means it is satisfactory. They think that they work well as a team and they are comfortable in working in that team.

17th statement got the mean of 3.7 which is satisfactory. The statement is about the recognition from the superior in the bank and the employees like their superiors as they are very much concerned about them and value their performance.

The employees give the statement regarding the bank's recognition about their performance a mean of 4.0 which means it is very satisfactory that means most of the employees think that the bank is fair with them.

18th statement is about the feeling of the employees about the commitment of product and services of the top management. The mean is 4.0 that means the employees are confident about the top management of the bank.

19th statement is again about the faith among interring department and it also got a low mean that is 2.7 which means it is not satisfactory.

The next statement got the mean of 3.8 which means that it is very satisfactory. The statement is about the administration of bank employee policies are properly and equally in individuals departments.

The 18th statement is about loving the job and the mean is 3.4 which means it's satisfactory not very satisfactory. It's very important that the employees love their job. May be a job rotation may give a solution to this problem. We will discuss it later.

Next statement is again about the superior and his fairness and again it got a high mean of 4.8 which means employees like the top management very much and are very satisfied with them.

The next statement also got a high mean of 4.0 which means it is very satisfactory that means the employees agree with the statement about job rotation that they can have a better job within the bank and can perform better and deserve that post.

From the outcomes of the survey it is clear that the employees are satisfied but there is some problem among different departments. This problem should be solved as soon as possible.

5: Customer satisfaction of Bank Asia



5.1 customer satisfaction:

Customer satisfaction refers to the emotional response that people feel after making a purchase from a company. The more positive the level of customer satisfaction, the more likely the purchaser is to come back and buy again and to recommend that company to others who are looking for what the seller has to offer. Word of mouth and referrals are often the most promising ways for a business to grow. In this case it's about the satisfaction of a customer after receiving the service from the bank. Customers are the life of any business. It's very important to make them happy so that he comes back again and again.

5.2 Customer satisfaction level

To find out the customer satisfaction of Bank Asia I again took the chance of using the survey question. Usually in bank there is always rush that's why customers are not that much free to answer my survey questions. It was harder than the employee satisfaction survey. I had to find as more as customers who are free and willing to answer my queries. I somehow managed to collect 20 survey answers as the customers are busy and I have to do in the official hour the survey questions were not that much long and I somehow managed to collect 20 fully answered survey. Using this I will find out the customer satisfaction level of the bank and will suggest my recommendation.

5.3 Service provided to the customers:

It is very important to satisfy a customer because for bank it is very important so maintain a good relationship with them as a satisfied customer will come again and again and will also bring some new customer for the bank. We know that bank lives on the money of the clients so if they lose their customer it is like losing their business. Customer service is an important, but broad concept in the banking industry. In essence, banks are service-based businesses, so most of their activities involve elements of service. While they do sell banking and financial products, there is often little tangible product variation among their offerings. Customer service managers generally deal directly with service issues, but several other common banking jobs involve service.

Customer Service Product:

- Saving Account
- Current Account
- Deposit Pension Scheme
- Fixed Term Deposit
- Shanchay Plus
- Shanchaye Koti Poti
- Monthly Benefit Plus
- Double Benefit Plus
- Triple Benefit Plus

5.4 Findings of customer satisfaction:

Same as to the Employees' satisfaction questionnaire survey, the respondents had to tick an appropriate option for each statement from the five options. For analysis, the responses were converted into mathematical figures as was done in analyzing the data collected from the Employees' satisfaction questionnaire survey –

Entirely disagree = 1

Disagree = 2

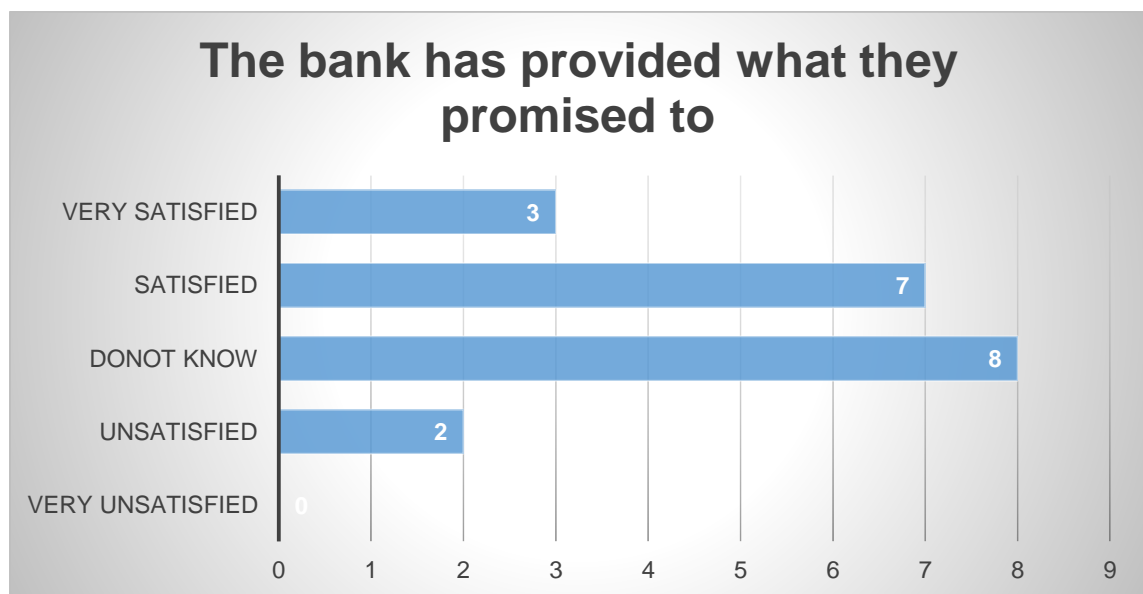
Not sure = 3

Agree = 4

Entirely agree = 5

The results of Employees' satisfaction questionnaire survey are presented graphically

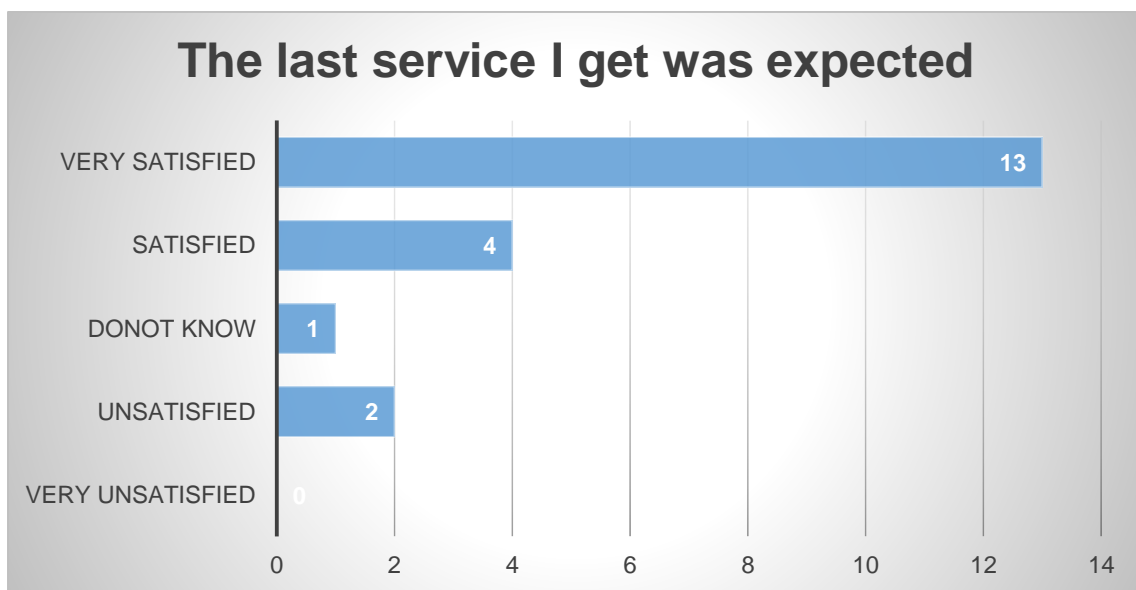
- Banks gives promises to the clients so that they deposit money to them. Many people believes that the bank will manage to keep the promise with any cost. Many customer becomes unhappy when they see otherwise and stop every relationship with the bank. This is very harmful for a bank.



Most of the customers are not sure about the right answer to this statement that's why they gave an answer that says don't know. Two of the customers are not satisfied with the bank regarding keeping the promise. Seven of the customers are satisfied and three are very satisfied with the bank.

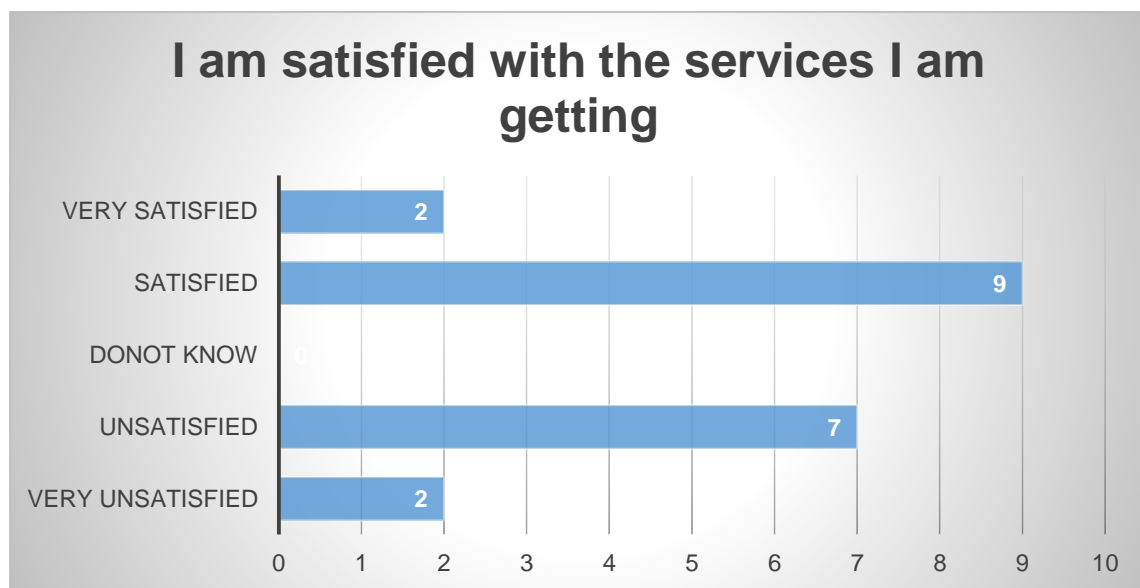
Most of the customers didn't answer this statement rightly and it is very important to make them satisfied.

- Customers have some expectations from the bank. They think that they deserve some service that the bank should give them at any cost. When they miss this treatment they think that the bank is not giving them enough importance and they should leave for another bank.



Thirteen of the customers are very satisfied with the service they enjoyed last time before filling this survey. Four of the employees are satisfied with the service they enjoyed. One don't want to answer this question. Two of the employees are unsatisfied with the service as it was not as good as they expected.

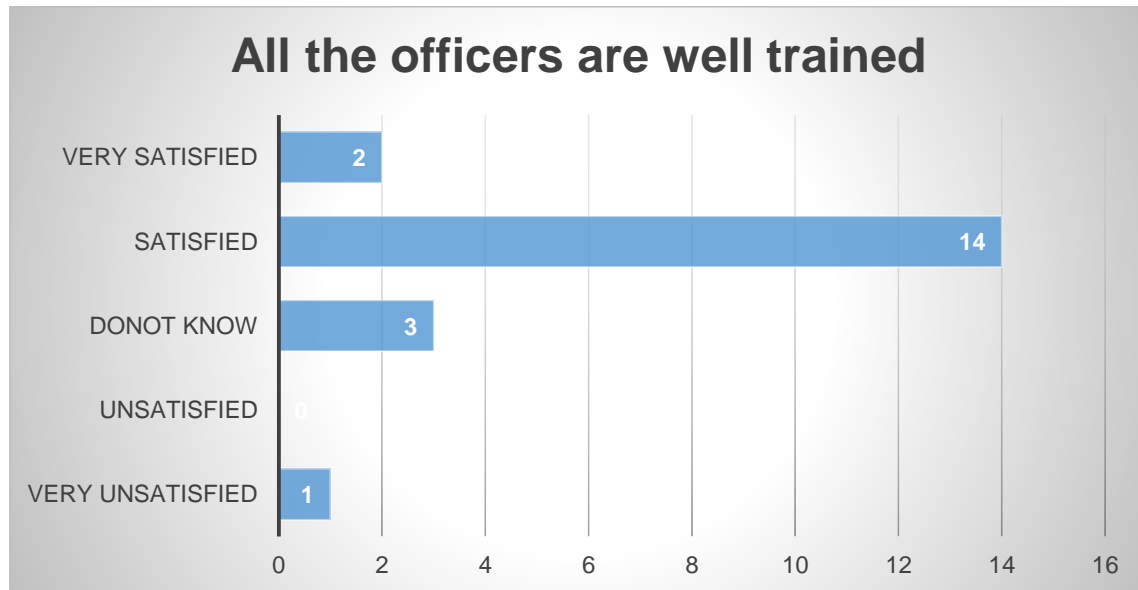
- Satisfied customers are the most valuable asset of a bank. They will also bring some new customers and they will do this for free. This is the most effective and free advertisement of a bank. A satisfied customer serves many useful activities for a bank.



Two customers are very unsatisfied with the service they are getting. They think that the bank is not giving them enough preference as before. They don't even want to consider that the client base of the bank is increasing on a daily basis and it is really difficult to serve like before.

But nine of the customers think that it's ok and they are satisfied with the service they are getting from the bank. Two customers are very happy with the service they are getting from the bank.

- Trained officers will give better service than the others. Customers like to work with the trained employees as they are faster and error free in the service they are providing.

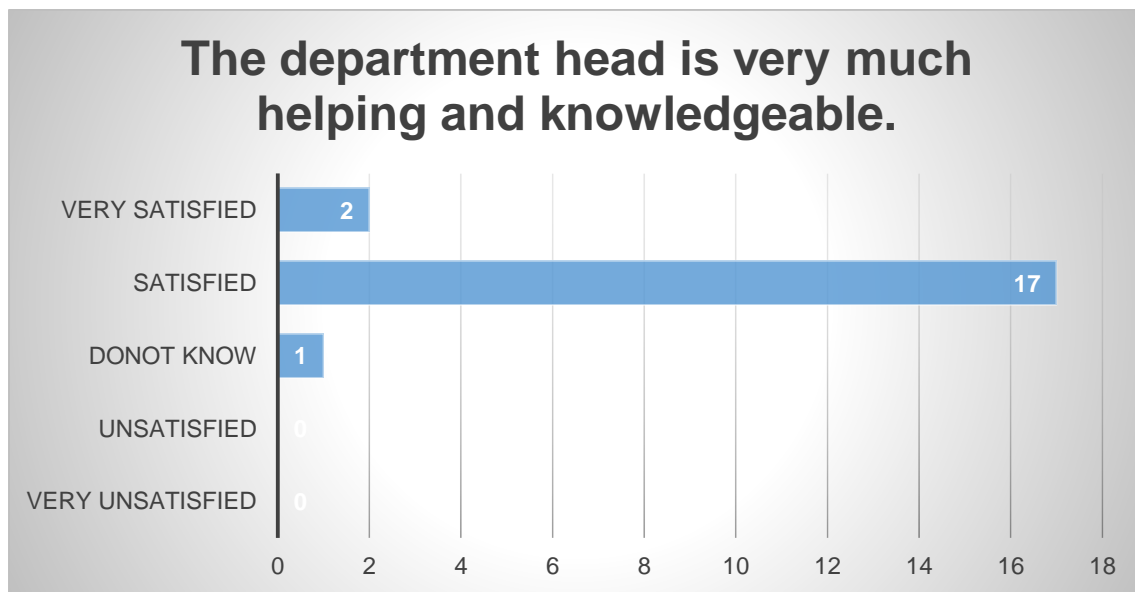


One customer thinks that the employees are not trained and that's why he is very unsatisfied.

Three of them don't like to share their thought regarding this statement. Fourteen of them thinks that the employees are trained and they are happy with the service of them.

Two of the customers are very satisfied that the employees are trained enough to do the work in the expected time with less error.

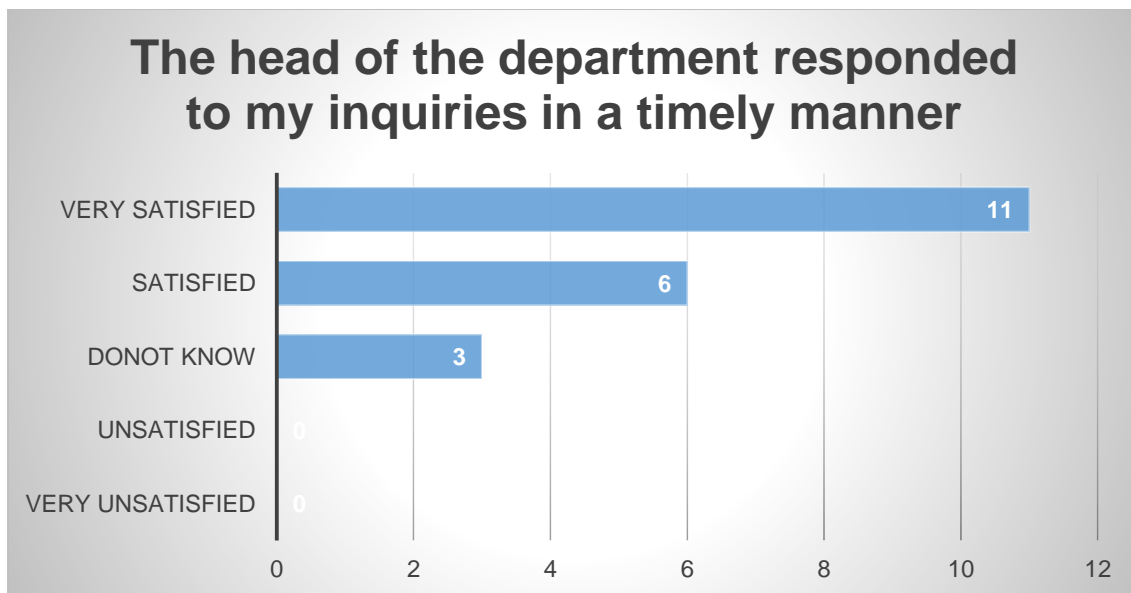
- The department head is he who is the in-charge of all the activity of the department he is assigned to. The department head should be knowledgeable so that he can serve better and can lead the department with that knowledge.



Most of the customers thinks that department heads are very much knowledgeable and are satisfied with that. They think that they are helping and knowledgeable enough to do the desirable work very swiftly.

Two of them are very much satisfied with the service they are getting and they thinks that the helping mentality of the department heads are also very influencing to the other officers of the bank.

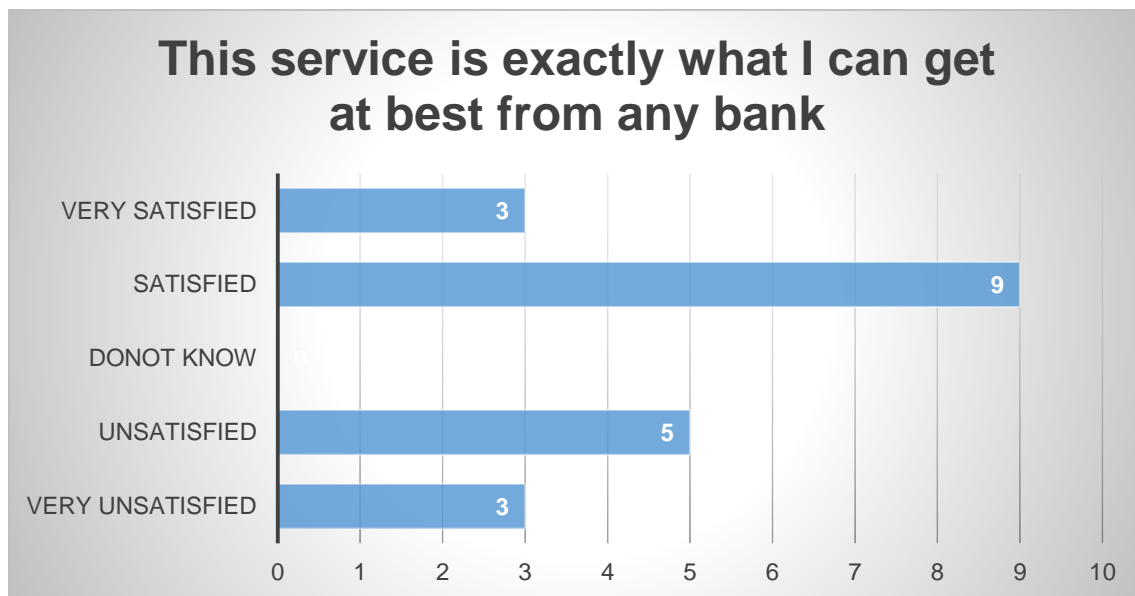
- The department heads should response fast and accurately as they are the leader of that department and other officers will also follow them. The clients wants an in-charge who is fast and accurate to do their work nicely.



Most of the customers are happy with the response time of the department heads.

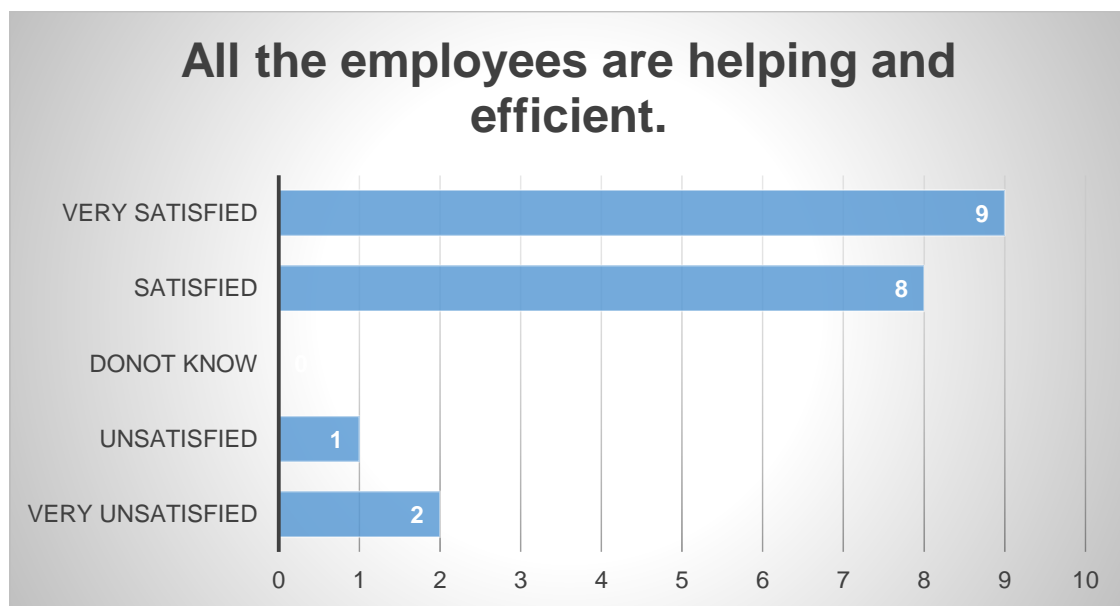
Eleven of them are very satisfied with the department heads regarding that. Six of them are satisfied with the timely service of the department heads. Three of the customers are not willing to share their thought about this statement.

- Any bank will try to be best in the eyes of their customers. For that the bank have to give best service. It is not very easy to be the best in this industry as the bank have to satisfy the customers with the service and the offers they have available in the bank.



Three customers are very unsatisfied with the statement that this is the best available service he can get on the other hand three customers are very satisfied with the statement that the service this bank provides the best. Nine of the customers are happy with the statement and five are unsatisfied with the statement that means they don't agree with this statement.

- To give better service a bank should have efficient officers and they must have to be helping because sometimes some works in the banks are very confusing and without the help of the employee it's almost impossible to do the work. When work load increases in the bank many employees thinks that it's not very important to help the customers they can do this simple tasks easily but all the customers are not same some needs helps even for filling up the cheque.



Nine of the customers thinks that the employees are helping and efficient and the service is very satisfactory to them. Eight of them thinks that it's satisfactory.

One of the customer is unsatisfied with the statement and two are very unsatisfied with the statement.

- Customers have to communicate with the officers at the bank. Without communicate with them a customer cannot get what they deserve. They have to depend on the officers for the service they want to enjoy. Every customers tries to do his work as early as possible. When the customer base increases of a bank and work load increases of the customers it becomes very difficult for the employees to keep up with all of them in very short time and that's is when customers get unsatisfied.

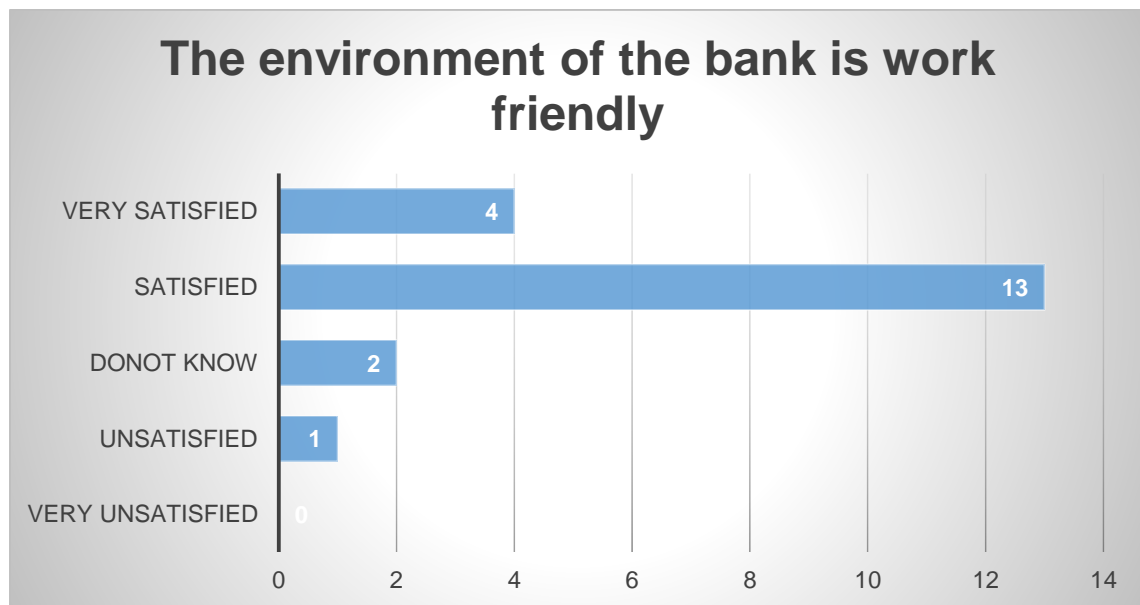


Answer of this statement is very versatile as nine of the customers are very satisfied, four of them are satisfied.

One doesn't want to share his view.

Two are unsatisfied with the service and four are very unsatisfied with the service.

- Working environment have a great effect on an employees work. In good working environment employees have better chance to communicate with the customers more. It makes the customers happy.



One of the customer is unsatisfied with working environment of the bank.

Two don't want to share their view regarding this topic.

Thirteen customers are satisfied with the working environment as there is silence in the bank and bank takes immediate action to solve any type of disputes in the bank. Only four of them are very satisfied with the working environment of the bank.

5.5 Discussion of Employee Satisfaction Survey:

This section discusses the results found in the survey of customer satisfaction

Again like the interpretation key used for discussion of the results is:

Negative attitude = 1.00-2.25

Not satisfactory = 2.26-3.00

Satisfactory = 3.01-3.75

Very satisfactory = 3.76-5.00

11th statement talks about the employee's carefulness towards the work. The mean is 4.2 that means that most of the customers think that they are very sensitive and careful about their work and that's a good side as customers will like this very much that the employees are very serious about their work.

The next statement is about the error of the employees and it got the only poor mean of the survey that is only 2.4. That means customers do not agree with this statement. They think that the employees have many error but in the last statement they said that the employees are very careful towards their work that means that they wanted to say that the employee makes error but that's not very big that cannot make right.

The next statement talks about the longevity of the relationship of the bank and the customer. It got a mean of 3.8 that means that the customers are willing to have a long relation with the bank and that's a very much expected news for the bank.

From this survey it is clear that the customers are satisfied with most of the service they are getting. The problem we have seen in the employee satisfaction also effected the customer satisfaction.

6: Conclusion and Recommendation



6.1 Conclusion:

From this survey I have seen that both employee and the customers are in average are satisfied. Employees reply was most of the time either satisfactory or very satisfactory on the other hand the customer's questionnaire survey shows almost same result that means satisfactory or very satisfactory. Most of the employees are satisfied with the facilities they are getting from the bank and their service is also better as a result we have seen that the customers are happy with the service they are getting from the employees. So it can be said that the customers are happy when the employee are happy that means that happy employee means happy customer.

The bank knows that a satisfied employee will give better service than an unsatisfied employee who will like to leave the job at any moment. Bank is a service oriented sector and good service is what matters mainly in that sector. The bank should try to make sure that the statement that got unsatisfactory point should take care of and that might give a better customer satisfaction. We know that customers have a high expectation from a bank and in this time of rising of many new banks will increase that much more. New bank will try to attract customers through better service and product offerings but existing bank has their own identification.

As this survey has proved that satisfied employees will make the customers happy with the service they provide. Few changes can take the bank into a better position than it is now. In this competitive market it is very important to make sure that the customers are happy and we know that through making the employees happy this target can be achieved and there is very few chance of turnover of employee when the employees are happy in the job. This is why bank should try to make the employees happy for the sake of the business itself.

6.2 Recommendation:

The branch has been in the operation for last 6 (six) years without any downfall but during these 3 (three) months of my internship experience and from the outcome of the survey questionnaire I felt some minor change might help the branch as well as the organization to perform more effectively.

- We have seen in the employee satisfaction survey that most of the time the employees replied that they are satisfied or very satisfied but there are some issue of not satisfactory

answers. The employees think that they will do better in other post within the bank that means that a job rotation may be a good solution for that.

- The main problem that caught my eye was the lacking of good relation among the departments. The employee has good relationship among their own department but they don't have that with the employees of other departments. It should be solved immediately as most of the work of bank is related with inter departmental works. If there is lack of good relation among the department then it is harmful for the bank. In many case we have seen that competitiveness has made a good result in the business but sometime it creates havoc for the organization. My recommendation will be to make the relationship a good one as it is related with the satisfaction of the customers.
- From the customers survey I have seen that they have a high expectation from the bank. The bank has promised many things to them but now the service is not that fast as before. Most of the customers think that the bank is not giving them the preference they got before. It is happening because of the extension of the customer base. When the bank got popular more and more clients came the bank as a result workload increased in the bank but the employees didn't increase as it should as a result the service got slow then it was before. The solution of this problem is very easy increase of officers and messengers in the bank so that the service remains fast enough to satisfy the need of the customers.

There is some other recommendation I would like to offer those are:

- The branch should start a token system customer service, so that the customers can be served according to the token number.
- The software (staler) that is use to do daily works sometimes does not work properly. As a result customer of any department of the branch is not served on time, the organization need to improve its software system to have more customer satisfaction.
- The branch should have more staff in the credit department so that they monitor the loans time to time and can recover the loans as bad/loss and sub-standard due/overdue has increased a lot then the previous quarter.
- The organization is not into promotional activities. They need to do some promotional activities so that people come to know about them. This will help to increase their number of customers.

Chapter 7: Reference and questionnaire



Reference

To complete this report the useful secondary sources I have used are mentioned below

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Appendix-I

No.	Statements	Entirely disagree	Disagree	Not sure	Agree	Entirely agree	Mean Score
1	I am proud to work for our bank	0	1	3	4	2	
		0	2	9	16	10	3.7
2	I am satisfied with the training provided for my current job.	0	3	1	5	1	
		0	6	3	20	5	3.4
3	I am satisfied with the amount of training offered for advancement.	1	3	2	3	1	
		1	9	6	12	5	3.3
4	Our bank is concerned with the long term welfare of the employees.	0	0	0	7	3	
		0	0	0	28	15	4.3
5	I feel I can voice my opinion without fear.	0	2	3	4	1	
		0	4	9	16	5	3.4
6	Employee policies of the bank are administered the same in all departments laterally.	0	1	0	1	8	
		0	2	0	4	40	4.6
7	My immediate superior deals with employees problems fairly.	0	0	0	6	4	
		0	0	0	24	20	4.4
8	The communication I received from bank is timely.	0	1	3	4	2	
		0	2	9	16	10	3.7

9	Our bank maintains salary levels that compare well to other banks in this area.	0 0	0 0	0 0	9 36	1 5	4.1
10	I receive co-operation from all other departments.	1 1	5 10	0 0	3 12	1 5	2.8
11	The employees in my department work well in a team.	0 0	0 0	0 0	6 24	4 20	4.4
12	My Superior recognizes my performance.	0 0	0 0	4 12	5 20	1 5	3.7
13	The bank recognizes the accomplishment of employees.	0 0	0 0	2 6	6 24	2 10	4.0
14	I feel the top management is committed to quality of the product and services.	0 0	0 0	3 9	4 16	3 15	4.0
15	The employees of other departments are also concerned with quality product and services.	1 1	3 6	4 12	2 8	0 0	2.7
16	Bank employee policies are properly and equally administered in my department.	2 2	0 0	1 3	2 8	5 25	3.8
17	The bank has adequate safety & health standard.	0 0	1 2	2 6	4 16	3 15	3.9
18	I like my job i.e. the work I do.	1	2	0	6	1	

		1	4	0	24	5	3.4
19	My immediate superior deals with all employees fairly.	0	0	0	2	8	
		0	0	0	8	40	4.8
20	I feel there is adequate opportunity for me to move to a better job within the bank.	0	0	3	4	3	
		0	0	9	16	15	4.0

Appendix-II

N0	Statements	Entirely disagree	Disagree	Not sure	Agree	Entirely agree	Mean Score
1	The bank has provided what they promised to.	0 0	2 4	8 24	7 28	3 15	3.5
2	The last service I get was expected	0 0	2 4	1 3	4 16	13 65	4.4
3	I am satisfied with the services I am getting.	2 2	7 14	0 0	9 36	2 10	3.1
4	All the officers are well trained	1 1	0 0	3 9	14 56	2 10	3.8
5	The department head is very much helping and knowledgeable.	0 0	0 0	1 3	17 68	2 10	4.0
6	The head of the department responded to my inquiries in a timely manner.	0 0	0 0	3 9	6 24	11 55	4.4
7	This service is exactly what I can get at best from any bank.	3 3	5 10	0 0	9 36	3 15	3.2
8	All the employees are helping and efficient.	2 2	1 2	0 0	8 32	9 45	4.0

9	It is very easy to communicate with the officers.	4 4	2 4	1 3	4 16	9 45	3.6
10	The environment of the bank is work friendly.	0 0	1 2	2 6	13 52	4 20	4.0
11	The officers are very careful and sensitive about their work.	0 0	0 0	1 3	14 56	5 25	4.2
12	The officers are error free.	7 7	5 10	3 9	3 12	2 10	2.4
13	I would like to work with this bank for long time.	0 0	2 4	3 9	11 44	4 20	3.8